

As the bombs rained down upon Pearl on that day!
 As almost two hundred planes were shot down or on run ways lie ruin to decay!
 But, they say our Lord has his hand in it on that day . . .
 Because, our carriers were far out to sea . . . far out of harms way!
 Giving our Country Tis of Thee, that chance to come back from such Infamy!
 And suddenly now as a Nation, we were all on the march . . .
 all ahead full . . . as our hearts they could not so parch!
 As we collectively so sent the word, "Over There . . . Send The Word To Beware!"
 As this was the defining moment, when America So Set Out To Save The World!
 So teach your children well, that out of Such Infamy and Such Hell . . .
 Can come such light, Wherever Faith In Hearts So Dwells . . .
 And that America's Heart, will always find a way to swell!
 That in our darkest of all hours, our Faith will all so shower!
 With The Strength To Over Evil, To So Tower!
 So on this day upon your knees, remember all of these . . .
 And, "That Day Which Will Live In Infamy"! But, not forget what over Evil, Hearts of Faith and Courage Can So Achieve!
 For something's time can not erase . . .
 And for such things, Heaven so holds a place!
 On This Day That Will Live . . . In Infamy!
 Remember Pearl, Bless them all God Speed!

PERSONAL EXPLANATION

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Mr. NADLER. Mr. Speaker, I was unable to be in Washington DC from December 5–8, 2011.

Had I been present, I would have voted "aye" on rollcall vote No. 892; "aye" on rollcall vote No. 893; "aye" on rollcall vote No. 894; "aye" on rollcall vote No. 895; "aye" on rollcall vote No. 896; "aye" on rollcall vote No. 897; "aye" on rollcall vote No. 898; "aye" on rollcall vote No. 899; "aye" on rollcall vote No. 900, the motion to recommit H.R. 10; "no" on rollcall vote No. 901, final passage of the Regulations in Need of Scrutiny (REINS) Act (H.R. 10); "no" on rollcall vote No. 902; "no" on rollcall vote No. 903, the rule providing for consideration of the Farm Dust Regulation Prevention Act of 2011 (H.R. 1633); "no" on rollcall vote No. 904, the Synthetic Drug Control Act; "aye" on rollcall vote No. 906; "aye" on rollcall vote No. 907; "aye" on rollcall vote No. 908; "aye" on rollcall vote No. 909; "aye" on rollcall vote No. 910; "aye" on rollcall vote No. 911, the motion to recommit H.R. 1633; and "no" on rollcall vote No. 912, final passage of the Farm Dust Regulation Prevention Act (H.R. 1633).

INTRODUCING THE INVESTING IN AMERICA'S SMALL BUSINESSES ACT OF 2011

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Mrs. MALONEY. Mr. Speaker, I rise today to introduce the Investing in America's Small Businesses Act of 2011, or the "Micro Biz" Bill.

This bill fills an important need in this country to advance the practice of microlending to small start ups, and because it allows Community Development Financial Institutions (CDFIs) to do more of the great work that they already do.

This bill will expand a vital source of seed money for entrepreneurs who don't have access to bank loans. The billion-dollar corporation that began in a dorm room or a garage is no urban myth, as the employees of Facebook and Hewlett-Packard can tell you, but the Great Recession has made it harder than ever for entrepreneurs to access credit. It's my hope that this "micro biz" bill will be a bridge not only to vital financing for entrepreneurs, but also to a brighter economic future for our country.

Indeed, we in Congress talk quite often about the need to create jobs. And even with the unemployment rate falling to 8.6% from a high of 9.2%, our economic recovery is slower than all of us would like. So the goal of my bill is to get to the heart of job creation, the small business—and more specifically, the small startup. And because I think this is a goal that even big business should share, a critical component of the bill is to foster public private partnerships. I have focused on CDFIs because they are on the ground every day financing projects, lending to small businesses, and engaging in economic development in underserved areas.

My bill will provide grants to CDFIs to create or enhance their loan-loss reserves so they can either begin to do micro lending or so they can do more of it. Loan-loss reserves are critical for institutions to be able to extend loans and for corporations to partner with them. Loan-loss reserves cover the institution in the case of a loan default but also allow the institution to be in the "first loss" position. So, if a larger institution or corporation wants to partner with them, the loan-loss reserve ensures that the CDFI, not the larger institution or corporation, will be on the hook should the loan default. I should note, though, that historically, loans in this category through the CDFI's have a very low loan default rate—just 3% in the first quarter of 2011. But the loan-loss reserve provides critical protections for CDFIs and their partners.

The bill also provides grants for technical assistance so that CDFIs can engage with small businesses and help them get off the ground. Loans made through this program must be under \$25,000 and the CDFI must be able to match the grant by 50%. Most importantly, for every dollar of public money, the CDFIs can leverage six dollars of private money.

I believe this bill is essential to helping CDFIs create new financial products and services that are appropriate and accessible for millions of American small businesses that do not have access to the financial mainstream.

Often we are talking about a young Steve Jobs who invents the first computer in his basement but needs startup capital to get it out there. Unfortunately most entrepreneurs aren't Steve Jobs and need loans to get their ideas off the ground. But if they do, they grow, they take on a partner and business takes off from there. Job creation flows from that first loan.

That is exactly what this bill is about and why I think it is so important. It is not a comprehensive solution, but it is a way to get money out there to small business and support job creation from the ground up.

I urge my colleagues to join me in supporting this important legislation.

IN HONOR OF JACK WINGATE

HON. SANFORD D. BISHOP, JR.

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Mr. BISHOP of Georgia. Mr. Speaker, it is with a heavy heart and feeling of fond remembrance that I rise today to pay tribute to a close personal friend, committed community leader, avid conservationist and one of America's most accomplished and legendary bass fishermen—the late Jack Wingate. Mr. Wingate, affectionately known as the "Sage of Seminole," passed away on Thursday, December 8, 2011 at his residence in Recovery, Georgia.

A large gathering that consisted of family members, friends, colleagues and his expansive network of admiring fans, paid their respects to Mr. Wingate at his funeral service that was held on Monday, December 12, 2011, at Calvary Baptist Church. The funeral service was followed by an interment at Cool Springs Cemetery and Masonic graveside rites were provided by the Faceville Masonic Lodge number 487 along with military honors that were bestowed by the United States Navy.

Mr. Wingate, an immensely popular and universally respected public figure in the Decatur County, Georgia community for several decades, was born on September 1, 1929 in Faceville, Georgia. The son of William Paul Wingate and Myrtle Bates Wingate, he was a 1947 graduate of Faceville High School and was a Korean War veteran.

After honorably serving in the military during the Korean conflict, Mr. Wingate returned to his home state of Georgia and founded the famous Lunker Lodge on Lake Seminole in Bainbridge, Georgia. This nationally renowned lodge has hosted several prestigious fishing tournaments and has earned a reputation as a favored compound for expert bass fishermen and notable celebrities. Jack also operated the Wingate's Fishing Camp for Boys at Lunker Lodge and introduced many young men and future expert anglers to the outdoors for 33 years.

Along with operating the Lunker Lodge, Jack had a very successful career as a media commentator and columnist. Over several decades he served as a columnist for the Bainbridge Post-Searchlight newspaper and frequently made appearances on local TV and radio stations throughout Southwest Georgia to discuss current events, tell fishing stories, and provide in-depth updates on conditions at Lake Seminole.